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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor Bayview Loan Servicing, LLC

In Re:

Queen E. Suldon,

Debtor.

Order Filed on January 16, 2020 by Clerk U.S. Bankruptcy Court **District of New Jersey** 

Case No.: 19-17239 ABA

Adv. No.:

Hearing Date: 1/7/2020 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: January 16, 2020** 

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtors: Queen E. Suldon Case No: 19-17239 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 3046 Mickle Street, Camden, NJ, 08105, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 3, 2020, Debtor is due for the June 2019 through January 2020 post-petition payments for a total post-petition default of \$4,685.72 ( 7 @ \$631.90, 1 @ \$630.52, \$368.10 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,800.00 to be received no later than January 31, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,885.72 will be paid by Debtor remitting \$480.95 per month for five months and \$480.97 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2020, directly to Secured Creditor's servicer, Bayview Loan Servicing, LLC, Coral Gables, FL, 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.